

Direct Debit Essential Knowledge

This document gives you all the knowledge you need to enable you to collect fees by Direct Debit.

You must have configured SwimSoft Online to work with GoCardless, remember your account must be authorised by GoCardless before collections can be made.

The topics covered in this document are -

- 1) Limits and General Knowledge
- 2) Requesting collection authorisation from clients
- 3) Email Communication
- 4) Collecting fees
- 5) Moving a student
- 6) The process timeline
- 7) Troubleshooting
- 8) Refunds

Limits and General Knowledge

Clients must authorise you to collect funds from their bank, they do this online by following a link you send them in an email.

Important

All authorisation links are unique and client-specific. **DO NOT copy and paste links** between emails

Links should be placed in all your invoices (not your Invoice DD SO) so that the client has the opportunity to sign up for DD collection each time they receive an invoice from you.

GoCardless will email your clients advising them about the forthcoming collection, but they will not say what the collection covers, therefore always send your SwimSoft Online invoices prior to requesting payment, if you don't, you'll get lots of emails and phone calls asking what the payment is for!

- Your client only needs to complete authorisation once per family.
- You can collect up to £2000 per mandate per month.
- You can make multiple collections to the value of £2000 per month i.e., collect fees for swimming lessons and a crash course.
- Clients are emailed by GoCardless 3 working days before a payment is collected.
- Clients can cancel their authorisation at any time.

Requesting authorisation from clients

There are three ways to ask your clients for authorisation they are:

1) To send a single client an email asking them to authorise collections

Go to the CDS – Payment Method – Manage – Authorise – Client Communication – Manage Communication – Send DDM Authorisation.

2) To send all your clients an email asking them to authorise collections

Go to Courses – Search – Group Actions – Create DDM Authorisation Request – Create DDM Authorisation Request – OK – Request Authorisation – Client Communication – Manage Communications – Send DDM Authorisations.

3) To include a link in your invoices (after performing Group Action)

Go to Client Communication – Activity Communication – make sure or add the following variable to Invoice templates - <[DDM_AUTHORISATION_LINK]>

Email all authorisation requests

The next step is to send emails to your clients.

- 1) Go to the **Main Menu**
- 2) Press **Client Communication**
- 3) Press **Manage Communication**
- 4) Press **View** Variable DDM Authorisation Email
- 5) Review the content of your email by pressing **View**
- 6) Press **Exit** to return to the list of emails to be sent
- 7) Select them all by placing a **Tick** in the box in the header
- 8) Press **Send**

Collecting fees

GoCardless email you as and when clients authorise your requests. When you get an authorisation email it means you can collect any of the client's outstanding invoices by Direct Debit. To collect outstanding fees:

- 1) Go to the **Main Menu**.
- 2) Press **DDM Management**.
- 3) Press **Review and Release Orders**.
- 4) Check the amount(s) are correct, go to the client's CDS if you want to change them.
- 5) Check all the DD collection dates are the dates you want the fund to be collected from the client's account. Press **Change Collection Date** if you need to change them all or press **Edit Collection Date** against an individual order.
- 6) Place **Ticks** by the orders you want to collect.

- 7) Press the button marked **Release All Selected on Page.**
- 8) Item will disappear from the screen and show in the GoCardless interface normally with 15 minutes.

The Process Timeline

Follow the link below to see the timeline information:

[GoCardless Timings](#)

Collections paid to your account by GoCardless will be reconciled in SwimSoft within 24 hours, the process runs at 2 am ready for the following day.

Trouble Shooting

The most common problems users face are listed below:

- 1) DD authorisation Link does not work
- 2) You are requesting the wrong amount
- 3) Client cancels mandate in error
- 4) Client did not have sufficient fund
- 5) Mandate not fully active

Click the link below for the document on how to resolve Direct Debit issues.

[Trouble Shooting Direct Debit](#)

Refunds

- 1) Refunds cannot be issued through GoCardless.
- 2) GoCardless will refund a collection to a client if the client says the collection was taken incorrectly, if a client does this after a service has been delivered, they are committing fraud and can be prosecuted.
- 3) Only give refunds once you have cleared funds, if you issue a refund earlier there is a possibility the client will cancel the collection and you have refunded manually too, meaning you will be out of pocket to the value of the collection.